

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ERNEST DELANEY

Debtor(s)

Case No. 15-10908

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/26/2015.
- 2) The plan was confirmed on 08/31/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/27/2018.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,575.00.
- 10) Amount of unsecured claims discharged without payment: \$45,056.71.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$20,600.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$20,600.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,910.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$907.00  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,817.00**

Attorney fees paid and disclosed by debtor: \$1,090.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARKANSAS BEST FCU	Unsecured	3,917.00	4,033.83	4,033.83	1,895.86	0.00
ARKANSAS BEST FCU	Secured	3,775.00	3,628.51	886.68	886.68	25.32
ARKANSAS BEST FCU	Unsecured	25.00	NA	NA	0.00	0.00
ARKANSAS BEST FCU	Secured	NA	0.00	0.00	0.00	0.00
BANK OF THE WEST	Unsecured	2,728.00	2,728.64	2,728.64	1,282.44	0.00
CAPITAL ONE BANK USA	Unsecured	7,582.00	7,582.26	7,582.26	3,563.60	0.00
CITIBANK NA	Unsecured	466.00	513.40	513.40	241.29	0.00
COOK COUNTY TREASURER	Secured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B.	Unsecured	928.00	1,105.71	1,105.71	519.67	0.00
ECAST SETTLEMENT CORP	Unsecured	8,909.00	9,058.86	9,058.86	4,257.58	0.00
MORTGAGE IT	Unsecured	0.00	NA	NA	0.00	0.00
MRSI	Unsecured	144.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,187.00	1,246.69	1,246.69	585.93	0.00
PRA RECEIVABLES MGMT	Unsecured	1,198.00	1,235.47	1,235.47	580.66	0.00
PRA RECEIVABLES MGMT	Unsecured	2,671.00	2,671.30	2,671.30	1,255.49	0.00
PRA RECEIVABLES MGMT	Unsecured	635.00	635.58	635.58	298.72	0.00
QUANTUM3 GROUP LLC	Unsecured	908.00	938.20	938.20	440.95	0.00
QUICKEN LOANS INC	Unsecured	25,928.00	NA	NA	0.00	0.00
QUICKEN LOANS INC	Secured	68,943.00	94,831.70	94,831.70	0.00	0.00
ROGERS & HOLLANDS JEWELERS	Unsecured	NA	NA	1,795.01	843.64	0.00
ROGERS & HOLLANDS JEWELERS	Secured	NA	1,795.01	1,795.01	0.00	0.00
TD BANK USA	Unsecured	195.00	223.76	223.76	105.17	0.00
VERIZON WIRELESS	Unsecured	1,062.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$94,831.70	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$886.68	\$886.68	\$25.32
All Other Secured	\$1,795.01	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$97,513.39</b>	<b>\$886.68</b>	<b>\$25.32</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$33,768.71</b>	<b>\$15,871.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,817.00</u>	
Disbursements to Creditors	<u>\$16,783.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$20,600.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/10/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.